

A Survivor's Guide:

Personal and small business financial management.

If you've been looking for a solution to your home or small business financial management problems, you may have noticed that wading through the options is a lot like swimming in quicksand. You aren't getting any closer to your goal. In fact, you're downright stuck.

Even worse, you really aren't sure just what personal and small business financial management entails. Is it enough to simply be able to track your check-writing, do you need a full-blown formal double entry accounting system or are you somewhere in-between with plans for growth down the road?

There are a few simple questions you can answer that will help to identify your special requirements.

MacMoney

2. What percentage of your personal or small business bookkeeping will you be handling? How much will be delegated to your accountant?

If you plan to do 40 percent or more of your bookkeeping, you can definitely benefit from using a program like MacMoney. Consider the value of knowing exactly where your income is spent! And because MacMoney stores all the necessary information about each of your creditors

and debtors, many previously repetitive bookkeeping tasks are eliminated, giving you a *real* survivor's edge!



▲ Users gave us two of these in 1988.

3. How much do you know about accounting?

If your understanding of accounting is minimal, then you'll want to work with *very* friendly software. But make sure it has enough versatility to keep up with your diverse and growing financial management needs.

You don't have to be an experienced bookkeeper to use MacMoney. Our manual is written in plain English, we avoid technical terminology, and our transactions have a comfortable real-world feeling. And in

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**You can take MacMoney for a test run. Just send us a check or money order for \$5.50**

**to cover postage and handling, and we'll send you our demo disk and your personal copy of our helpful new booklet, *The Survivor's Guide to Personal and Small Business Financial Management.***

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keeping with our policy of encouraging long-term survival, we also offer free, exceptionally responsive, product support *and* a free quarterly newsletter (yes, *The Survivor's Edge*) to all registered MacMoney users.

1. Will you be balancing more than one bank account or tracking other types of accounts such as credit cards, credit lines, loans or mortgages?

If your answer to question #1 is yes, then you need an integrated financial management program like *MacMoney™*. Unlike check-writing-only programs, MacMoney keeps track of where your money comes from as well as where it goes and integrates this information to produce a number of flexible graphs and reports that can give you almost instant information about your finances. MacMoney also has several built-in planning features for loan amortization, budgeting and retirement planning.

▲ Survivor Software President, Mike Farmer.

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Names <table border="1"> <tr><th>Name</th></tr> <tr><td>Bill's Show Express</td></tr> <tr><td>Computer Supply House</td></tr> <tr><td>Internal Revenue Service</td></tr> <tr><td>Long Distance Inc.</td></tr> <tr><td>National Stationer's</td></tr> <tr><td>Phil's Fine Paper</td></tr> <tr><td>Southern Telephone Co.</td></tr> <tr><td>State Bd of Equalization</td></tr> </table>		Name	Bill's Show Express	Computer Supply House	Internal Revenue Service	Long Distance Inc.	National Stationer's	Phil's Fine Paper	Southern Telephone Co.	State Bd of Equalization	M&K Data Checkbook Balance 2,985.44 Date 06/27/89 Check # 527 Pay To National Stationer's \$ 23.65 Memo office supplies ID Code Category Office Expense Save Done Split																										
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▲ Use the **Names** list to store the names, addresses and categories of 250 businesses or individuals. To write a check, just click on a name and fill in the amount. MacMoney also includes an automatic transaction feature, which allows you to record regular payments and deposits with a couple clicks of your mouse.

4. How much money do you plan to spend on financial management software?

When it comes to prices on accounting software, the sky's the limit. You can spend anywhere from \$60 to \$6000, depending on your needs. We recommend that you research prices thoroughly before you plunge into the financial management marketplace. Don't forget to take training fees, upgrade fees and product support costs into account when you're looking at some of the more complex packages. And make sure you know the limitations of the less expensive software.

At \$119.95, MacMoney comes in well below most of the competition, while offering more flexibility than many of the more expensive applications. We think it's a rare bargain. You can think of it as survival gear.

Solutions

At Survivor Software, we're dedicated to providing real-world solutions to your financial management problems. That's why we've written our new booklet, *The Survivor's Guide to Personal and Small Business Financial Management*. In it we go into greater depth about features available in the

M&K Data Checkbook		Balance	2,985.44
Date	04/16/89	Check #	527
Pay To	Phil's Fine Paper	\$	52.36
Memo	supplies & project matter	ID Code	
Category	Office Expense	\$	35.67
Catg. 2	Materials Expense	\$	16.69
Catg. 3		\$	
Catg. 4		\$	
Catg. 5		\$	
Catg. 6		\$	
Catg. 7		\$	
Catg. 8		\$	
Amount left in split:			0.00
Save		Done	
		Unsplit	

▲ Choose **split** on your check form, and post one check to as many as eight different categories.

Apple File Edit Transactions Lists Plan Reports Graphs

Loan Planning

☐ Loan Amount 250000
☐ Term 25,000 ☐ Mos
☐ Interest (APR) 12.5 ☒ Yrs Payment Frequency
☒ Payment 2725.89 ☐ Annual
☐ Balloon Pymt ☐ Semiannual
☐ ☐ Quarterly
☒ Monthly

▲ Calculate loan payments precisely and quickly with MacMoney's built in Loan Planner.



personal and small business accounting market. We show you how MacMoney meets basic and more complex bookkeeping requirements, and discuss how to make the most of data you've entered. We also show you how a flexible program like MacMoney can adapt itself to business use.

MacMoney has had at least one major upgrade every year, often with one or more minor upgrades in between. Minor upgrades have been free to registered users, and major upgrades have been priced at \$25.00 or less,

► Every beginner needs the reassurance of a few well designed standard reports, but the best accounting software must have excellent *flexible* reporting capabilities. And MacMoney offers an almost unlimited variety of reporting options. This means you can create a report on any account or group of accounts in any of your **Names, Categories or ID Codes** lists. You can also create graphs of financial trends and create financial reports for any month, quarter or year.

This custom report, created in only two minutes, shows the year-to-date activity in a business.

YOUR FIRM NAME HERE				WGS		No. 1498		C-CHECK		Nº 149	
ATE	CHK #	PAY TO	AMOUNT	TYPE	MEMO/SPLITS	CATEGORY	ID #	SOURCE			
7/14/93	1490	Joseph Smith	540.18	Check	Pay 3/26-4/8, 80 hrs						
					701.80 Vaper Paid						
					-86.00 Fed w/holding						
					-16.00 State W/holding						
					-52.71 FICA employee						
					-6.32 SSI employee						

▲ At Survivor Software we are concerned about your survival, so we've designed our checks to work with less expensive standard check forms. And we give you numerous choices—check first, stub first, check only, NCR (no carbon multiples) checks, dot matrix checks and laser checks.

even when we've included a new manual.

Over the years, we've made many changes and additions to MacMoney, most suggested by customers—like the latest addition to MacMoney, *InvoiceIt*TM, our new invoicing module. Turn the page to find out more about doing business with MacMoney.

\$

**“Great software...
unheard of support.”
Terry Balatsias, NC**

“One of the very few programs I couldn’t live without.”
David J. Smith, NE.

\$

Of course, no single application can meet the needs of every individual or business, but Survivor Software is firmly committed to meeting the diverse needs of users by continuing to develop MacMoney as a friendly, flexible and multi-featured accounting package.

CUSTOM TRANSACTION ACTIVITY									
Date: 07/05/89		(Credit Card: 8031-Clitbank Ad...)				MacMoney V3.02 Page: 1			
Time: 4:52 PM		TM Graphics-1989							
DATE	CHK#	PAID TO	AMOUNT	TYPE	MEMO/SPLITS	CATEGORY	ID	T	X
01/31/89		Charges 12/88-1/89	766.52	CrdChg	-s- 501.86	6030-Computer...		T	x
					-s- 25.56	1305 Furniture ...		T	x
					-s- 186.38	1300 Office Equ...		T	x
					-s- 52.72	6090-Entertain...		T	x
02/27/89		Charges-1-2/89	1,908.44	CrdChg	-s- 13.21	6015-01-Auto....		T	x
					-s- 1,509.97	1130 Due from ...		T	x
					-s- 80.81	6100-Office Su...		T	x
					-s- 26.35	6012-Art Suppl...		T	x
					-s- 168.88	6030-Computer...		T	x
					-s- 74.76	6090-Entertain...		T	x
					-s- 34.46	6075-Inter. & ...		T	x
04/03/89		Charges, 2-3/89	293.32	CrdChg	-s- 25.19	6015-01-Auto....		T	x
					-s- 226.64	1130 Due from ...		T	x
					-s- 41.49	6075-Inter. & ...		T	x
05/01/89		Charges, 3-4/89	2,365.70	CrdChg	-s- 1,357.83	1130 Due from ...		T	x
					-s- 480.02	6030-Computer...		T	x
					-s- 22.84	6100-Office Su...		T	x
					-s- 148.41	1305 Furniture ...		T	x
					-s- 350.00	1130 Due from ...		T	x
05/01/89		Finance charges	63.77	CrdChg		6075-Inter. & ...		T	x
05/30/89		Charges	539.92	CrdChg	-s- 62.89	6075-Inter. & ...		T	x
					-s- 207.61	6030-Computer...		T	x
					-s- 117.63	6100-Office Su...		T	x
					-s- 0.00	1305 Furniture ...		T	x
					-s- 0.00	1300 Office Equ...		T	x
					-s- 151.79	6090-Entertain...		T	x
01/05/89		December charges ad...	721.99	Adjust		8031-Clitbank ...		T	x
REPORT TOTALS:									
Category	Check/CrdChg	BnkDep/CrdRet	BnkWh/CrdSvc	BnkSvc/CashPmt	Adjust/CashRet				
Total	0.00	0.00	0.00	0.00	721.99				
	5,937.67	0.00	0.00	0.00	0.00				

YOUR FIRM NAME HERE
218 MAIN STREET
CITY, STATE 00000

LONG HOORN SECURITY BANK
404 NORTH STREET
DALLAS, TX 75202
88-001/11-89

Nº 1411

----- dollars
DATE AMOUNT

April 14, 1989 *****540.18**

VOID
MICROFILM EDITION

MEMO, pay 3/26-48, 80 hrs
@CDL1111 41149090123 413456789

Make invoicing easy.

When we announced to some of our more vocal customers that we were thinking of making their wishes for a MacMoney invoicing module come true, their first response was, "Make it easy!" So we got to work on it. One year, a dozen migraines, hundreds of suggestions and many hours of labor have now passed. And we've done it! We've created an intuitive, easy-to-use and versatile invoicing module called *Invoicit*.

If you plan to use MacMoney to keep track of your small business finances, *Invoicit* is a necessary addition. All you have to do is fill in a client list with client names, client IDs, addresses and billing information, complete the billing items list with your own billing descriptions—and you're ready to start invoicing.

You won't have to worry about *Invoicit*'s ability to handle product sales as well as it handles service sales (or vice versa), because we let you choose invoice formats that are geared to the type of business you run. And your printed invoice includes descriptions of the products or services provided—with

Invoicit

34.5% of MacMoney users are the owners of medical, legal, and dental offices, advertising and design agencies, brokerages, wholesale outlets, manufacturers, farms and other small businesses.

enough detail to meet the needs of the most demanding customer.

Invoices, statements, transaction activity reports for each client or any group of clients, aging reports and lists of clients or billing items can all be generated quickly and easily with *Invoicit*. And all of the data entered into *Invoicit* automatically becomes part of your MacMoney data system, so you only do your data entry once.

If you run a small business, you know how important it is to keep spending in line with income, and purchasing an expensive accounting application may be out of the question at your income level. Not only that, but most business applications require hours of training to run. But you need something more than a shoebox—paying an accounting firm to do *all* of your bookkeeping is just too expensive. And it would certainly help your company's growth if you knew just where you stood financially, not to mention how great it would be if your invoices looked a little more professional.

So what choices are there?

Well, not many in the under \$400.00 price range. In fact, as far as we know, Survivor Software is the first company to offer invoicing capabilities with an economical personal & small business financial management system for the Macintosh. We think you should take a look at MacMoney and *Invoicit*, small business accounting for under \$220.00.

Qty	Item Description	Price	Tax %	Amount
	Database Design and Implementation	600.00	0.00	600.00
	Charts and Graphs Design and Production	50.00	0.00	50.00
	General Consulting from Kathy	75.00	0.00	225.00
Sales Tax			0.00	
Shipping			0.00	
Amount left in split:		0.00		
Invoice Total		875.00		

Invoice

Date: 04/15/89 Invoice #: 1017

Client ID: tmg Current Bal: 275.00

Client Name: TM Graphics

Due Date: 05/15/89 Terms: Net 30

P.O. #/Client Ref: 267/12-987

Job #: 50003

Memo: bill for job completed

Buttons: Save, Cancel, Continue

▲ *Invoicit* is designed with maximum flexibility in mind. When entering invoices you can select the categories for posting, and select a description of each service or product from the **Billing Items** list. The product or service description is then printed on your invoice. Sales tax and totals are, of course, automatically calculated.

Client ID	Client Name	Balance
bjones	Bob Jones & Associates	0.00
dsand	David Sander	272.58
glib	Grace Library	670.03
rsanf	Rosalee Sanford	21.30

Item Description	Price
Backup services & storage	120.00
Charts and Graphs Design and Production	50.00
Data Entry Work - editing	0.10
Data Entry Work - entering new information	0.15
Database Design and Implementation	600.00
General Consulting from Kathy	75.00
General Consulting from Mike	100.00
Labels printing	0.05
Referral Services	50.00
Reports generated by the page	3.00
Set up System and Software	500.00
Training in Software by the hour	120.00

▲ The **Clients** and **Billing Items** lists make invoice entry fast and easy. Just point & click to make an entry.

► Invoices can also be generated for either service or product oriented businesses. There is ample room for job or stock descriptions and we've allowed for job numbers (for both your client and yourself) and purchase order numbers. Invoices can be personalized or standard forms can be ordered.

To order our booklet, *The Survivor's Guide to Personal and Small Business Financial Management*, send a stamped (45¢), self addressed envelope; to order a demo disk and the booklet, send a check or money order for \$5.50 to:

Survivor Software Ltd.
Suite 450, 11222 La Cienega Blvd.,
Inglewood, California 90304
(213) 410-9527

Macintosh® is a registered trademark of Apple Computer, Inc.; MacMoney™ and Invoicit™ are trademarks of Survivor Software Ltd.



Product #9311-1
YOUR FIRM NAME HERE
123 Main Street
YOUR CITY, STATE AND ZIP CODE
Phone 123-4567

DATE: 04/15/89
NUMBER: 1017
INVOICE

Client ID: tmg
P.O. #/Client Ref.: 29809
Job #: 2345
Terms: Net 30
Due Date: 05/16/89

No.	Qty	Item Description	Price	Tax %	Amount
1	1	Database Design and Implementation - includes set up and instruction	600.00	0.00	600.00
2	5	Charts and Graphs Design and Production	10.00	5.00	50.00
4	1	General Consulting from Kathy	225.00	0.00	225.00
Subtotal					875.00
Sales Tax					3.25
TOTAL DUE					878.25